
Sharing SBLA Success Stories

Esterhazy SBLA Story

Freedom Leatherworks – Ken Kaczur

In March 2002, when Ken Kaczur first approached the Esterhazy Economic Development Co-operative Ltd. (E.D.C.) for a loan to help start his upholstery and apparel business, Freedom Leatherworks, he didn't expect to be going back for a second loan so soon.

One year later, however, consumer demand for the Freedom Vest, a heated leather vest for motorcycle riders, was such that Ken needed to expand. Once again, he turned to the Esterhazy E.D.C. This repeat business is precisely what the loans officers want to see. It is evidence of a thriving local economy.



The Esterhazy E.D.C. is part of the province's Small Business Loans Association (SBLA) program. Under the program, the Saskatchewan government provides a revolving line of credit to SBLA groups. In turn, the SBLAs provide loans to local start-up and non-traditional business ventures. By supporting new and existing small businesses, like Freedom Leatherworks, the SBLAs bring economic strength to their community, the majority of which are rural.

Before venturing out on his own, Ken was a Journeyman Motor Vehicle Body Repairer by trade, with several years of business management experience and computer skills training. Ken saw an opportunity for success in pursuing his own auto upholstery business. As an avid motorcyclist, he also recognized a growing demand for riding accessories, including custom clothing for the growing number of female riders.

Ken decided the time was right to test his entrepreneurial aspirations so he left the auto body repair trade and, with the help of a SBLA loan, Ken opened Freedom Leatherworks. He began producing heated vests for riders that want to keep travelling when the weather turns cold.

Although the company located in Esterhazy is a long way from large markets, Freedom Leatherworks has the advantage of low overhead costs. With the help of two full-time employees, Ken supplies 55 motorcycle shops across the country. His Web site, www.freedomleatherworks.ca, and a busy schedule attending industry tradeshow help market the vest to a wider audience.

Within a year of opening, the vest was clearly a hit, not only with motorcycle enthusiasts, but with hunters, and ATV and snowmobile riders. By the spring of 2003 Ken found it necessary to return to his local SBLA.

This second loan helped Ken increase his production by purchasing a large quantity of the custom designed heating units.

In fact, due to demand, Ken is winding down the furniture and automotive upholstery side of his business and focusing exclusively on heated clothing.

Ken credits the SBLA program with enabling him to make a success of his vision. “Many financial institutions are not willing to take the risks involved in new small business ventures that may not have substantial credit history. I found the Esterhazy Co-operative more flexible and easier to deal with,” he said. “I would advise any new entrepreneur to approach them for assistance.”